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PTO/SB/08A (08-00)

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Substitute for form 1449A/PTO		Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT		Application Number	09/916,358
(use as many sheets as necessary)		Filing Date	07/27/2001
		First Named Inventor	David B. Loeper
		Group Art Unit	3691
		Examiner Name	Kelly Scaggs Campen
Sheet	1	of	2
		Attorney Docket Number	FINANCE 3

Examiner Signature		Date Considered	
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EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Unique citation designation number. ² See attached Kinds of U.S. Patent Documents. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Sheet

2

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OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS

Examiner Initials *	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
		D. Haddock, H. Brock, College Accounting, Seventh Edition, Glencoe Division Mcmillan/Mcgraw-Hill, 1994, pages 100, 161, 145-153, 453, 640-669, 736-741, 757-761, 1092-1095.	
		Kenneth et al., "Helping Employees Invest Wisely", HR Magazine v38n 11, PP: 77-82, November 1993, Dialog File 15, Accession No. 00794493.	
		USPTO Office Action; Serial No.: 11/014,378; mailing date 5/23/2007.	
		USPTO Office Action; Serial No.: 11/014,378; mailing date 10/9/2007.	
		USPTO Office Action; Serial No. 11/014,378; mailing date 6/17/2008.	
		USPTO Office Action; Serial No. 11/423,165; mailing date 8/29/2008.	

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